Money Matters

Revised Edition

May, 2006

Nova Scotia Advisory Council
on the Status of Women
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About the Council

The Nova Scotia Advisory Council on the Status of Women was established by provincial statute in 1977. The Council's mandate under the *Advisory Council on the Status of Women Act* is to advise the Minister Responsible for the Status of Women and to bring forward the concerns of women in Nova Scotia.

The Council's work touches on all areas of women's lives, including...

- ♀ family life
- ♀ economics
- ♀ legal rights
- ♀ sexuality
- ♀ health
- ♀ education
- ♀ paid and unpaid work
- ♀ violence

Council pays close attention to the experiences of women who face barriers to full equality because of race, age, language, class, ethnicity, religion, disability, sexual orientation, or various forms of family status.

We are committed to voicing women's concerns to government and the community through policy research, information services and community liaison and rural outreach. Working cooperatively with women and equality-seeking organizations, our mission is to advance equality, fairness and dignity for all women.

Acknowledgements

The Nova Scotia Advisory Council on the Status of Women gratefully acknowledges the assistance of the Nova Scotia Department of Environment and Labour for sharing of data for this statistical report.

Sincere thanks also goes out to all those who read and commented on earlier drafts of this document, including Brian MacLeod, Statistics Division, Nova Scotia Department of Finance and Nova Scotia Advisory Council on the Status of Women members and staff.

Preface

This report is an update of *Money Matters,* published in 2001 by the Nova Scotia Advisory Council on the Status of Women as part of its *Women in Nova Scotia* series. Given the popularity of the original publication, the Advisory Council has updated *Money Matters*. We have endeavoured, where possible, to include the same concepts outlined in the previous report with the most current data included, where available.

While we have tried to keep the graphs and data in this version comparable to that in the 2001 report, there have been a few changes which readers should note. For example, one important change that Statistics Canada has implemented for measuring low income is the use of the after-tax income concept which better captures disposable income available for individual families. Details of these changes are provided in the technical notes section of this report.

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Introduction

Women in western societies, including Canada, have made tremendous strides in labour force participation over the last 50 years and Nova Scotian women have followed this trend in many respects. While women's labour force participation rate was only 27% in 1961, it had climbed to nearly 60% by 2004. This increase has been particularly dramatic for married women and women with young children, with nearly 70% of women in husband-wife families having some earnings in 2003. For more detailed information about the work women do, see Women's *Paid and Unpaid Work, Part 5* of *Women in Nova Scotia, A Statistical Series* at: http://www.gov.ns.ca/staw/pub.htm#Informational%20and%20Statistical

Despite the dramatic increases in their labour force participation, earnings for women remain below those of men. Continuing responsibility for the bulk of child care and early childhood education plays an important role in women's economic security. Mothers with young children may choose to leave the labour force, reduce the number of hours they work or opt for paid work with a focus on flexibility rather than advancement. All of these factors contribute to the reduced earning power of women. These factors have implications for women's future income, as well, since career opportunities may be missed and pensions in later life reduced.

Macroeconomic conditions also play an important role in family income. Since the mid-1990's, unemployment rates for both women and men in Canada and Nova Scotia have declined. Over this period there has also been a decline in the proportion of families living in low-income circumstances. While there have been improvements in recent years, the incidence of low-income among lone mothers remains very high. In 2002, 40% of lone mothers in this province were in low-income households, compared to 3.6% of husband-wife households. It follows, of course, that children in families headed by lone mothers are living in households with limited resources.

This report also highlights important differences in income for vulnerable groups, such as racially visible persons, immigrants, Aboriginal people, and persons with disabilities. Again, while progress is being made, earnings remain lower and rates of low-income are higher for these groups compared to the population in general. For example, in 2000, 62% of women with disabilities in Nova Scotia earned less than $15,000.

Dual-earner families are the norm in Nova Scotia.

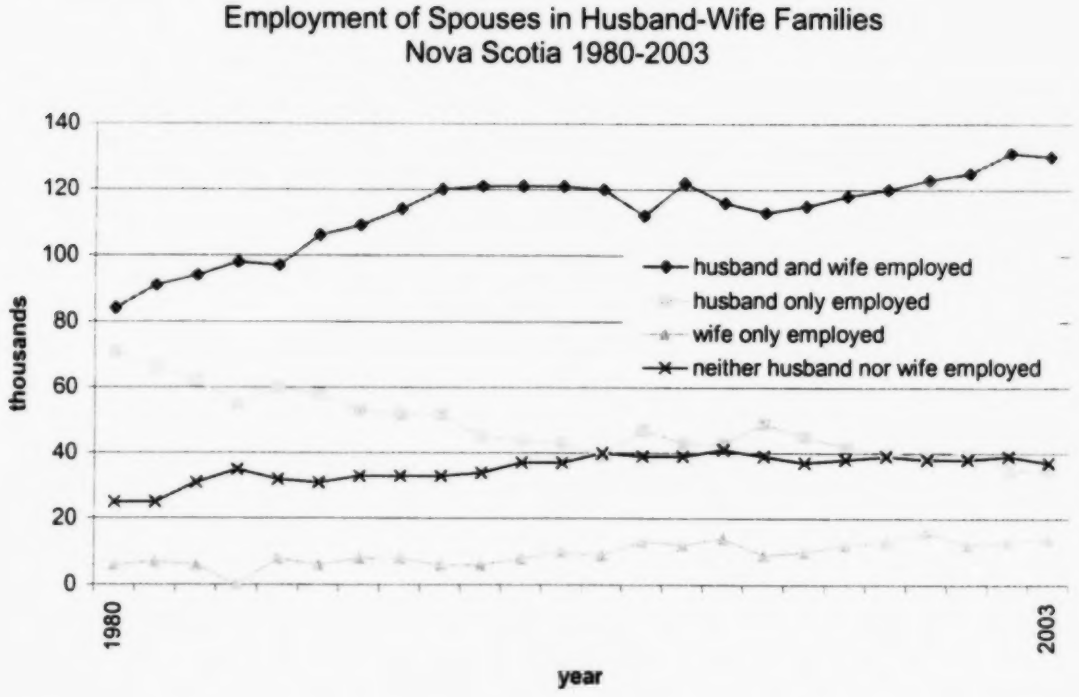

Figure 1.

- Between 1980 and 2003, the number of husband-wife families where both the husband and wife were employed outside the home increased 55%. During the same period, there was a 49% drop in the number of families where only the husband was employed. In 2003, there were 37,000 families with no earners and 14,000 families where the sole earner was the wife.

- The increase in the number of dual-earner families in the province mirrors the decrease in the number of families where the husband is the sole earner.

- Increasing numbers of retiring baby-boomers mean there will be an increase in the number of households where neither the husband nor wife is employed. Through 2003, this number has remained flat in Nova Scotia.

Who's earning in Nova Scotia families?

Distribution of Earners in Husband-Wife Families
Nova Scotia, 2003

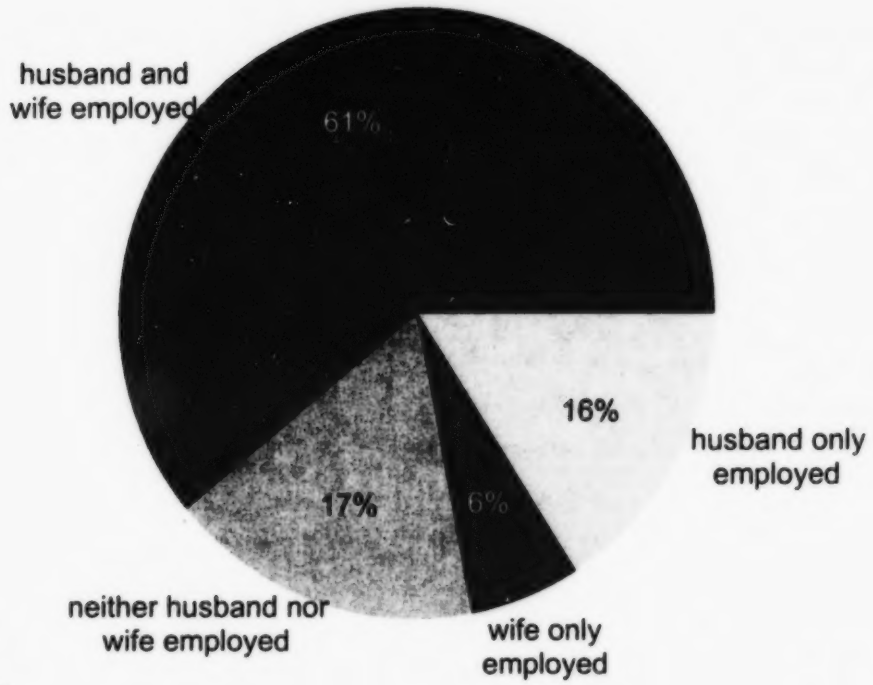

Figure 2.

- In 2003, 61% of husband-wife families in Nova Scotia were dual-earner families, slightly below the national average of 64.8%.
- The percentage of husband-wife families with husband-only employed is nearly equal to the percentage with neither spouse is employed at 16% and 17%, respectively.
- The percentage of husband-wife families where the wife is the sole earner remains in the single digits at 6%.

Women in Nova Scotia make substantial contributions to their families' incomes.

Wife's Contribution to Husband-Wife Employment Income
Nova Scotia, 2002

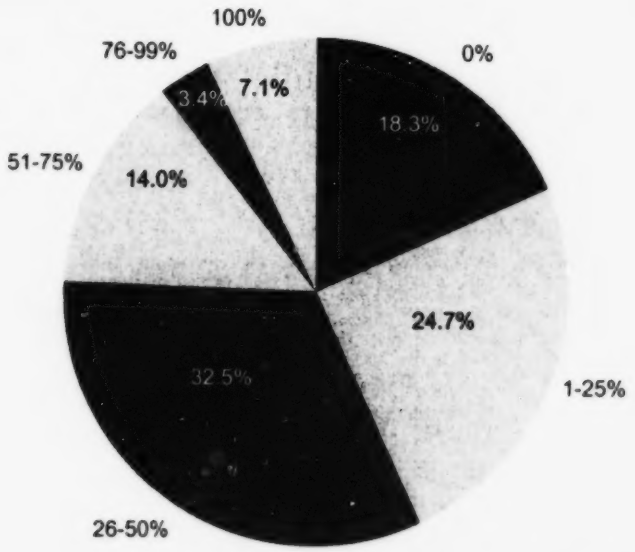

Figure 3.

- In 2002, the earnings of wives made up 34.9% of the total earnings of husband-wife families in Nova Scotia.
- In 18.3% of husband-wife households with earnings, the females had no employment income while in 24.5% of households, the female spouse/partner had a higher income than the male spouse/partner.
- The average employment earnings of women in dual-earner households in Nova Scotia in 2002 was $23,142.

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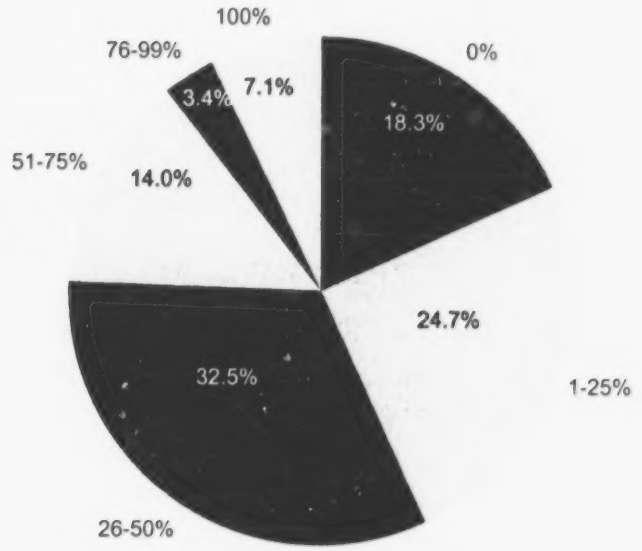
Wife's Contribution to Husband-Wife Employment Income
Nova Scotia, 2002



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Incomes of two-parent families are more than double those of female lone-parent families.

Median Family Income by Family Structure
Nova Scotia, 2004

Two-Parent Families with Children
$66,900

Female Lone-Parent Families
$28,300

Source: Statistics Canada, Catalogue no. 75-202.

While women's salaries are increasingly important for the well-being of Nova Scotian families, the earning power of women remains lower than that of men.

Female-to-Male Earnings Ratio for Full-Year, Full-Time Earners
Nova Scotia and Canada, 1980-2003

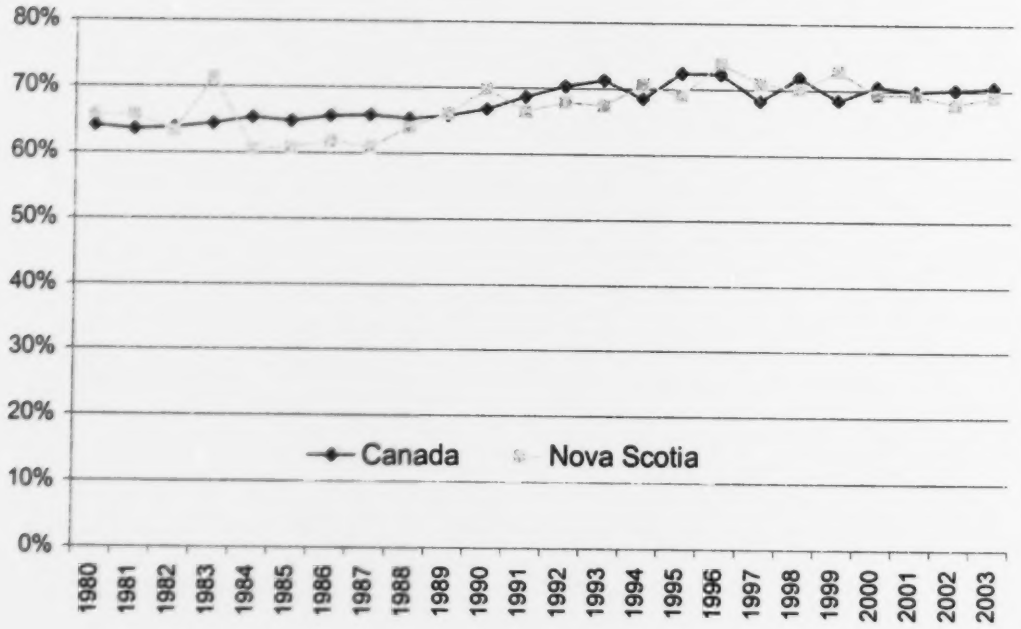


Figure 4.

- In 2003, women who worked full-time in Nova Scotia earned 69.1% of what their male counterparts earned.
- While the female-to-male earnings ratio for full-year, full-time workers has shown a slight increasing trend over the entire 1980-2003 period for both Canada and Nova Scotia, the trend over much of the 1990's has been relatively flat.
- In 2003, the female-to-male earnings ratio for <u>all</u> workers (ie., including part-time and temporary workers) in Nova Scotia was 64.4%.

Women's average employment earnings are substantially smaller than men's.

Average Employment Earnings by Work Activity and Sex
Nova Scotia, 2000

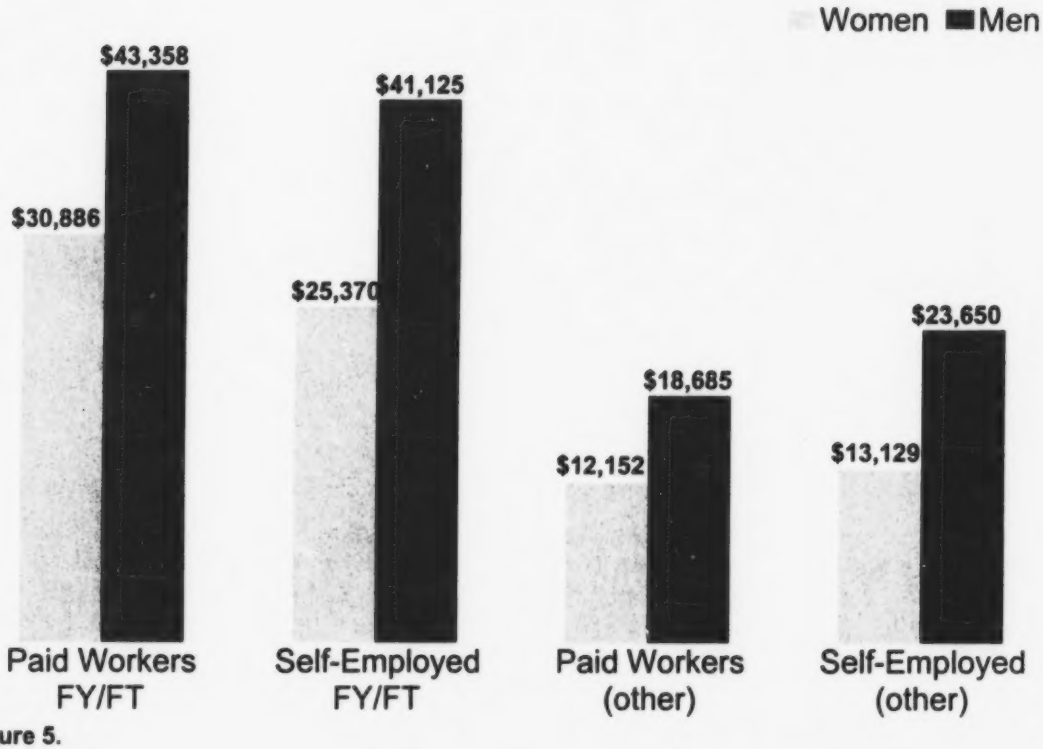


Figure 5.

- In 2000, women in Nova Scotia who were full-year, full-time paid workers earned, on average, $30,886 while men earned $43,358.
- For full-time, self-employed workers, earnings were $25,370 for women and $41,125 for men.
- In 2000, women with non-standard work arrangements (part-time, seasonal, or temporary) made an average of $12,152 if they were paid workers and $13,129 if they were self-employed. Their male counterparts earned an average of $18,685 and $23,650, respectively for paid and self-employed workers.

Many Nova Scotia women are working in jobs which pay less than $10,000 a year.

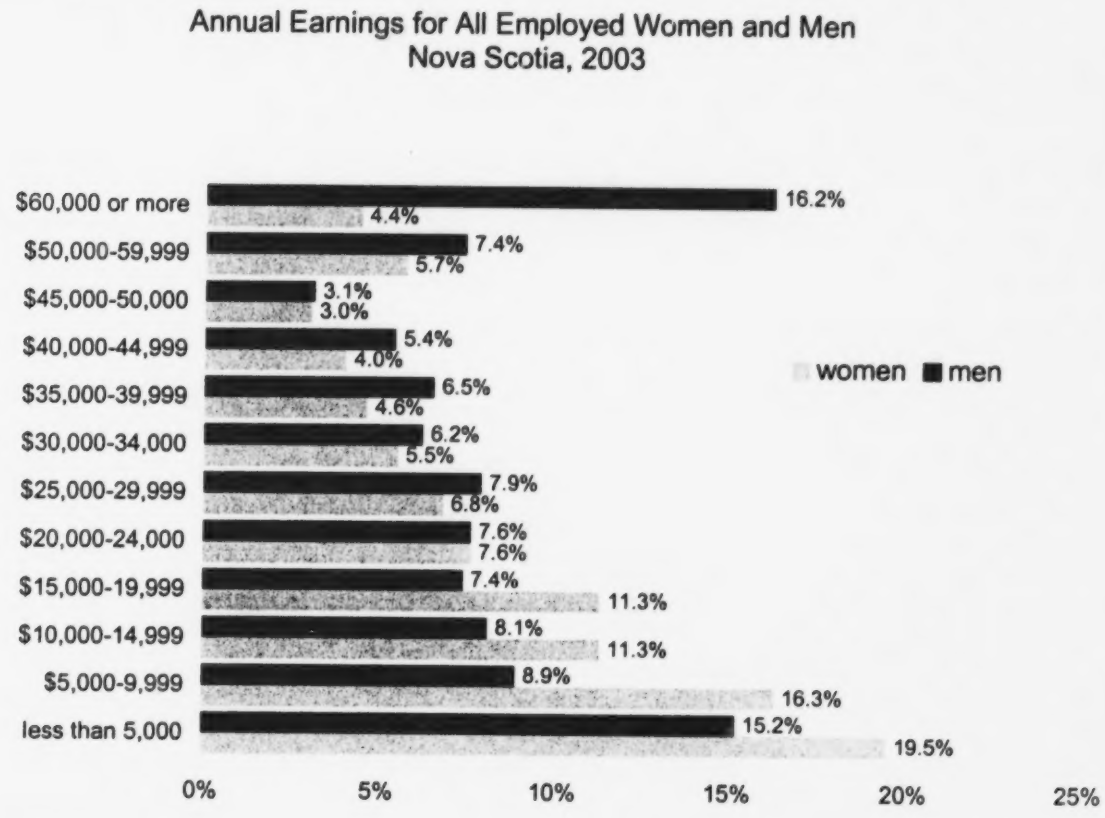


Figure 6.

- Men are more likely than women to be working full-year, full-time and are more likely to hold high-paying jobs. When considering all workers (full-time and part-time/seasonal, etc.), 16.2% of men and only 4.4% of women earned more than $60,000 per year in 2003.

- Women are more likely than men to have non-standard work arrangements such as part-time, seasonal or temporary work and are more likely to hold low-paying jobs: 35.8% of all female workers compared to 24.1% of all male workers earned less than $10,000 in 2003.

- The average annual earnings for all employed men in 2003 was $33,100. For all employed women, it was $21,300.

Ethnicity and income

Average Employment Income for Full-Year, Full-Time Earners
by Sex and Ethnicity
Nova Scotia, 2000

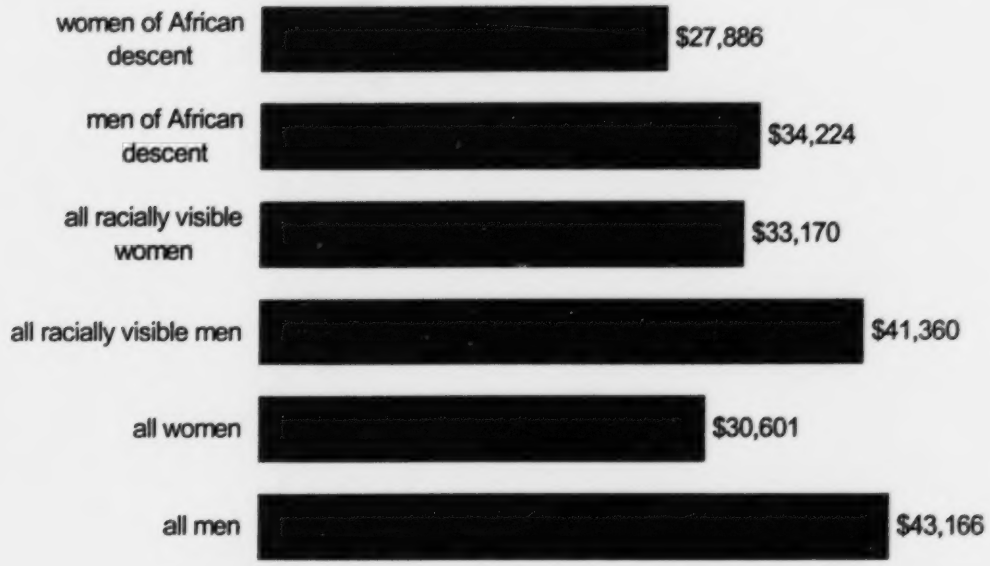


Figure 7.

- In 2000, women of African descent working full-year, full-time earned $27,886, up 14% from 1995 (for all women, average employment income increased by 17.3%). Men of African descent earned an average of $34,224, which is also an increase of 14% from 1995 (for all men the increase was 15.4%).

- The average full-year, full-time earnings for all racially visible women was $33,170 and for all racially visible men it was $41,360.

- The average earnings of racially visible women are higher than the average earnings of all women in Nova Scotia working full-year, full-time.

- In 2000, 23.9% of women of African descent and 23.1% of all racially visible women worked full-time, full-year compared to 26.4% of all women. Likewise, 28.9% of men of African descent, 32.1% of all racially visible men and 39.5% of all men worked full-time, full year.

Ethnicity and low-income

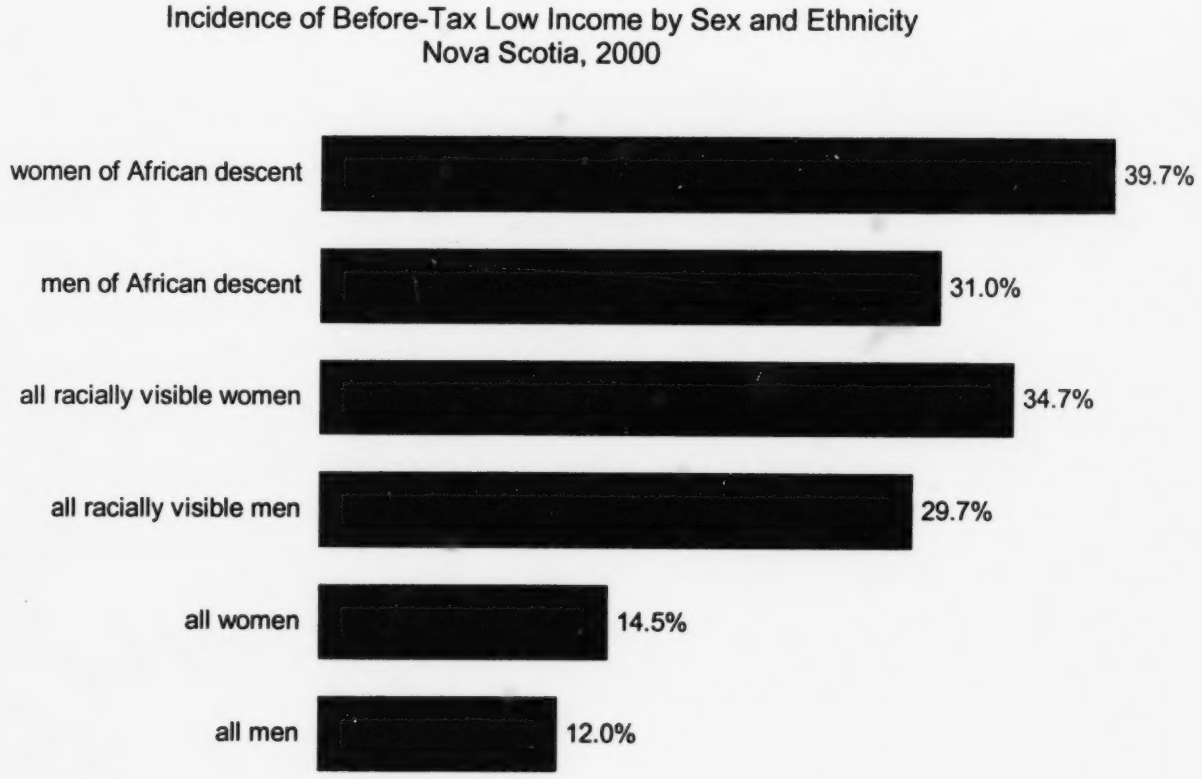


Figure 8.

- Nearly 40% of women of African descent were in low income households in 2000 which is a slight decline from the 1995 rate of 45.6%. For men of African descent, the overall rate was 31% in 2000 also down from 1995 where it stood at 41%. These declines could be due, in part, to the increase in the average number of weeks worked. In 1996, women of African descent worked an average of 39.1 weeks compared to 41.4 weeks in 2001. Men of African descent worked an average of 36.6 weeks in 1996 and 40.5 weeks in 2001.

- Low income rates for all racially visible women and men in 2000 were 34.7% and 29.7%, respectively.

- The low income rates for all women and men in Nova Scotia are significantly lower at 14.5% and 12.0%.

Aboriginal women and income

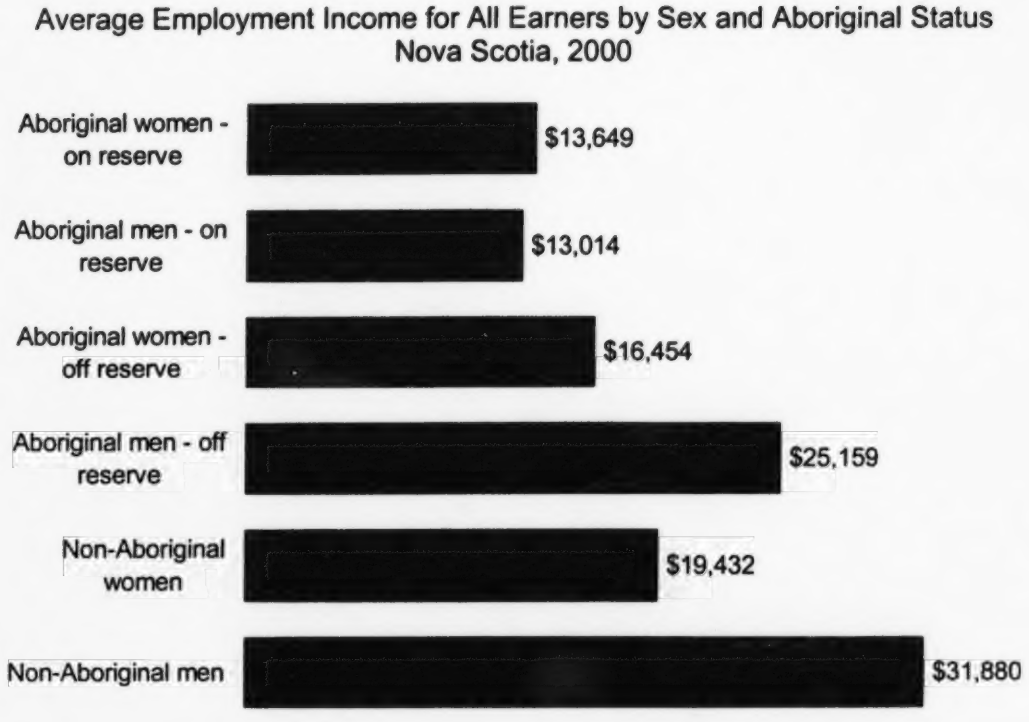


Figure 9.

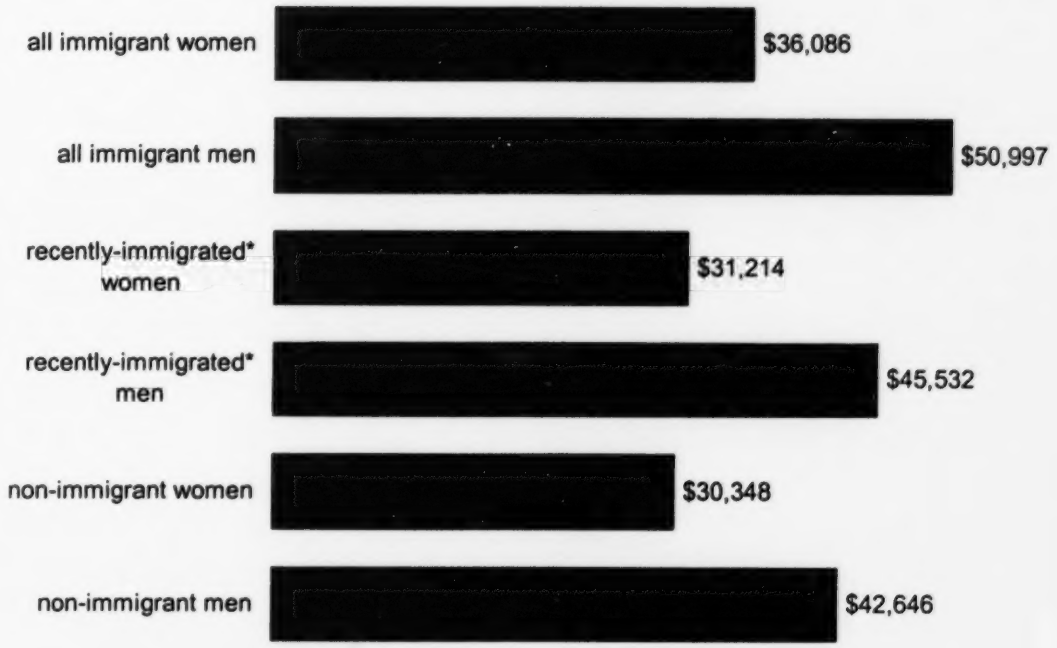
- For Aboriginal men and women living on-reserve, average employment income in 2000 was $13,014 and $13,649, respectively, which meant an increase of 22.8% for women and 5.3% for men since 1995. Labour force factors may have contributed to this increase as the unemployment rate for Aboriginal men in Nova Scotia fell from 13.5% in 1996 to 11.3% in 2001. The rate for females fell from 12.9% to 10.4% over the same period.

- Aboriginal men living off-reserve fared significantly better, earning an average of $25,159 while Aboriginal women living off-reserve showed slightly higher average incomes than their counterparts on-reserve at $16,454.

- About 41% of Aboriginal women who live on-reserve had an income below $10,000 per year compared with 49% of Aboriginal men living on-reserve. About 37% of Aboriginal women living off-reserve had an income below $10,000 in 2000 compared to 29% of men who lived off-reserve.

Immigrant women and income

Average Employment Income for Full-Year, Full-Time Earners
by Sex and Immigrant Status
Nova Scotia, 2000



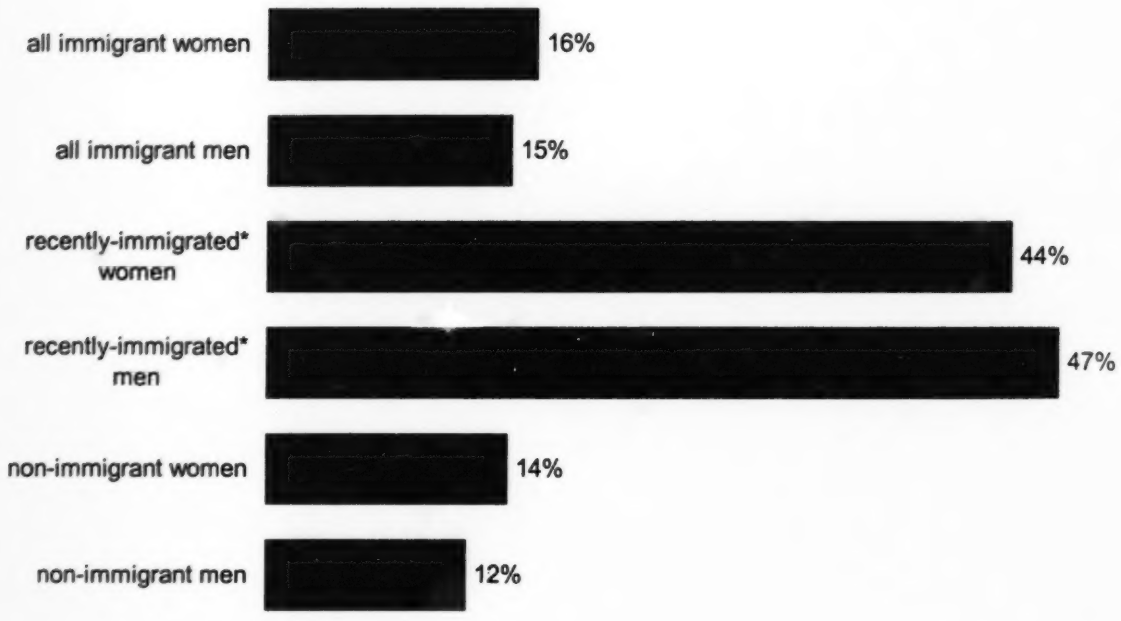
* Immigrated within five years of 2001 census.

Figure 10.

- In 2000, immigrant women in Nova Scotia who worked full-year, full-time earned an average of $36,086 while immigrant men earned $50,997.
- Recently-immigrated men earned $45,532 in 2000 while recently-immigrated women earned $31,214.
- For immigrants and non-immigrants, males earned over 40% more than their female counterparts.

Immigrant women and low income

Incidence of Before-Tax Low Income
by Sex and Immigrant Status
Nova Scotia, 2000



* Immigrated within five years of 2001 census.

Figure 11.

- While average individual earnings are higher for immigrant workers compared to non-immigrant workers, the percentage with low income (which is based on family income) is also higher, particularly for recently-immigrated persons. In part, this may be due to differences in the employment patterns of recently immigrated persons, particularly women, who have significantly higher rates of unemployment.

- While individual earnings may be higher, on average, for immigrants, a larger percentage are in low income when total household income is measured.

Income of women with disabilities

Average Employment Income for All Earners by Sex and Disability Status
Nova Scotia, 2000

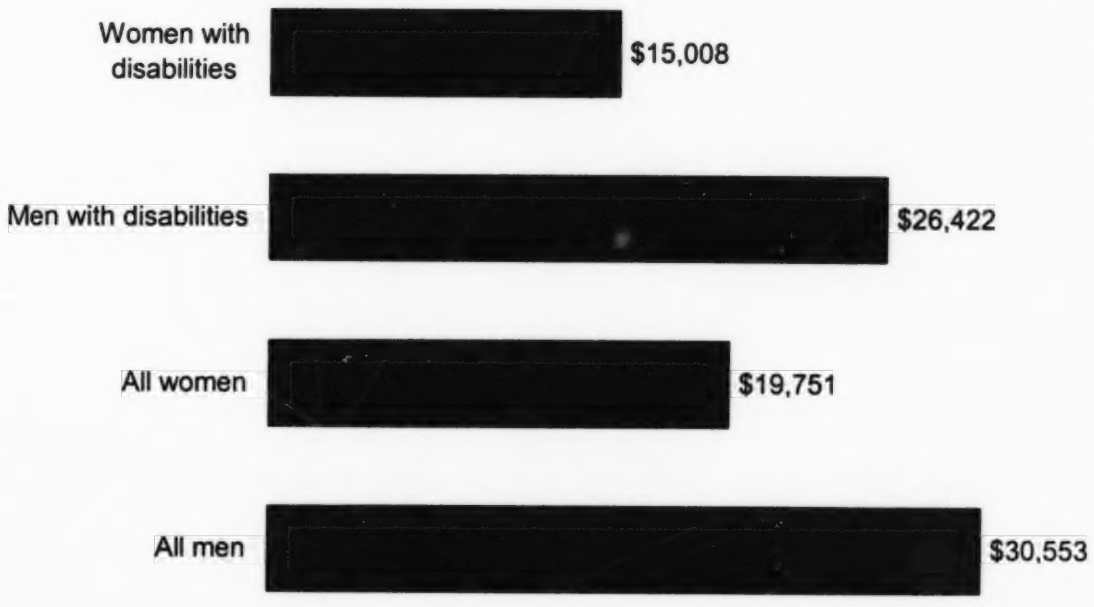


Figure 12.

- In 2000, average employment income for women with disabilities in Nova Scotia was $15,008 while for men with disabilities it was $26,422.
- Men with disabilities earned more, on average, than all women in the province.
- 62% of disabled women and 42% of disabled men earned less than $15,000 in 2000.

As labour force participation rate of women and men with disabilities are very low, so are their total incomes.

Total Income by Sex and Disability Status
Nova Scotia, 2000

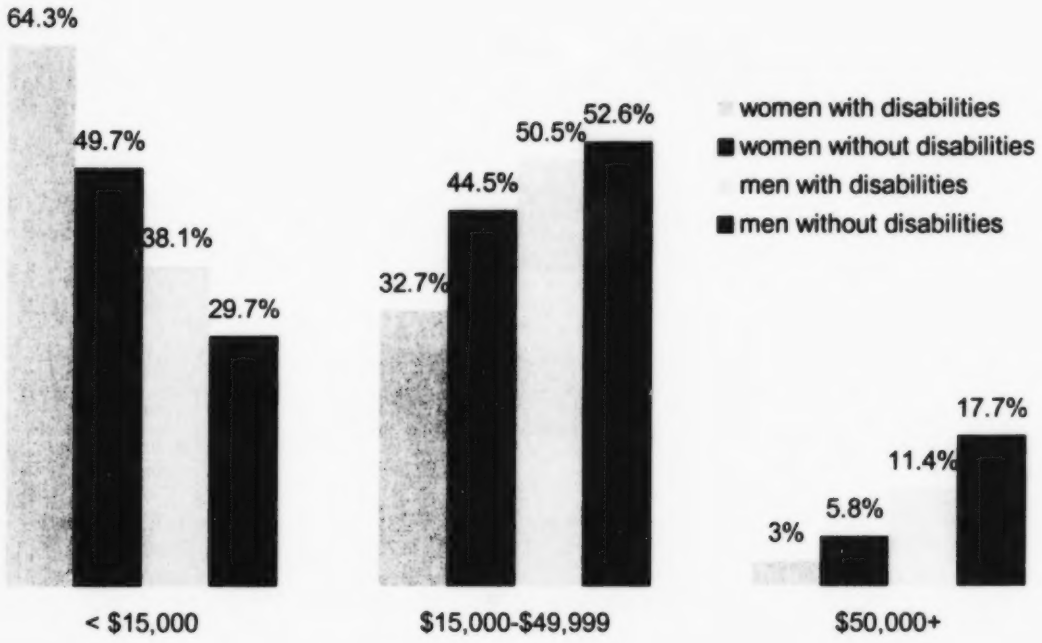


Figure 13.

- The labour force participation rates of persons with disabilities are significantly lower than those of persons without disabilities. About 33% of men with disabilities and 36% of women with disabilities were not in the labour force in 2000. This compares to 11% of men without disabilities and 20% of women without disabilities.

- 64% of women with disabilities had total incomes below $15,000 in 2000 compared to 38% men with disabilities.

- At the upper end of the distribution, only 3% of women and 6% of men with disabilities had earnings over $50,000.

Women are clustered in low-paying occupations.

Distribution of Full-Year, Full-Time Female Earners by Occupational Category
Nova Scotia, 2000

Occupation	Percent of Women	Average Annual Income (men and women)
Non-Supervisor Clerical	15.9%	$26,515
Secretaries	5.3%	$28,413
Sales/Service	24.3%	$27,596
Medicine & Health (total)	12.9%	$44,288
- Professional Occupations in Health	1.6%	$85,578
- Nurse Supervisors and RNs	5.4%	$41,120
- Technical Occupations in Health	3.2%	$34,629
- Assisting/Support Occupations in Health	2.8%	$23,043
Management	11.2%	$53,160
Business/Finance and Administrative (excluding secretaries and non-supervisor clerical)	9.9%	$41,812
Teachers (secondary and elementary)/Guidance Counsellors	5.2%	$46,292
Social Sciences/Education/ Government Service/Religion (excluding teachers)	5.7%	$47,641
Processing/Manufacturing/Utilities	3.1%	$32,831
Art, Culture, Recreation, Sport	2.1%	$34,159
Natural and Applied Sciences/ Engineering/Math/Computer Science	2.6%	$47,619
Trades/Transport/Equipment Operators	1.1%	$34,772
Primary Industry/Fishing/Farming	0.7%	$31,036

Table 1.

- In 2000, nearly half (45.5 percent) of all full-year, full-time employed women in Nova Scotia had clerical/secretarial or sales/service jobs, occupations which are amongst the lowest paying of all the categories.

- In contrast, women are under-represented in some of the higher-paying occupational categories.

Women earn less than men across almost all occupational groups.

Average Employment Income for Full-Year, Full-Time Earners
by Occupational Category and Sex
Nova Scotia, 2000

Occupation	Women	Men	F/M Earnings Ratio
Sales/Service	$20,278	$34,418	0.59
Clerical/Secretaries	$26,805	$31,345	0.86
Medicine & Health (total)	$37,539	$68,918	0.54
- Professional Occupations in Health	$62,393	$108,647	0.57
- Nurse Supervisors and RNs	$41,028	$42,950	0.96
- Technical Occupations in Health	$32,421	$40,202	0.81
- Assisting/Support Occupations in Health	$22,756	$24,865	0.92
Management	$38,139	$60,757	0.63
Business/Finance/Administrative	$29,434	$42,107	0.70
Social Sciences/Education/ Government Service/Religion	$42,375	$54,372	0.78
Teachers (secondary and elementary)/Guidance Counsellors	$44,858	$48,967	0.92
Processing/Manufacturing/Utilities	$22,611	$35,815	0.63
Natural and Applied Sciences/ Engineering/Math/Computer Science	$39,643	$49,130	0.81
Art, Culture, Recreation, Sport	$30,547	$37,813	0.81
Trades/Transport/Equipment Operators	$27,461	$35,023	0.78
Primary Industry/Fishing/Farming	$17,347	$32,763	0.53

Table 2.

- Even within occupations, women often earn less than their male counterparts.

- In medicine and health, women earned 54.5% of what men earned in 2000 which is an improvement from 1995 when women earned 48% of men's earnings. In 2000, female doctors, dentists and other health professionals earned 57.5% of their male counterparts' earnings, a slight improvement over 1995.

Ten Highest-Paying Occupations: Male and Female Participation and Earnings Full-Year, Full-Time Earners, Nova Scotia, 2000

	Number of Earners			Average 2000 Earnings $	
	Men	Women	% Women	Men	Women
Specialist Physicians	330	100	23%	$150,117	insufficient numbers
Managers in engineering, science and architecture	280	50	15%	$138,281	insufficient numbers
General Practitioners and Family Physicians	520	255	33%	$117,112	$114,126
Senior Managers - financial, communications carriers, and other business services	675	135	17%	$105,542	insufficient numbers
Dentists	175	55	24%	$111,006	insufficient numbers
Senior Managers - trade, broadcasting, and other services, n.e.c.	630	145	19%	$109,839	insufficient numbers
Managers - manufacturing	1160	180	13%	$91,123	insufficient numbers
Senior Managers, goods production, utilities, transportation, and construction	715	90	11%	$86,830	insufficient numbers
Lawyers	805	435	35%	$89,263	$63,752
Managers - insurance, real estate, and financial brokerage	375	250	40%	$91,608	$45,006

Table 3.

- Women are under-represented in the highest-paying occupations. Women make up, at most, 40% of full-year, full-time earners in any of the 10 highest-paying occupations in Nova Scotia.

Ten Lowest-Paying Occupations: Male and Female Participation and Earnings Full-Year, Full-Time Earners, Nova Scotia, 2000

	Number of Earners			Average 2000 Earnings $	
	Men	Women	% Women	Men	Women
Babysitters, nannies, and parents' helpers	40	1060	96%	$12,207	$12,448
Service station attendants	205	125	38%	$13,183	$12,898
Food and beverage servers	250	1245	83%	$18,380	$13,938
Cashiers	260	1670	86%	$17,343	$15,014
Food counter attendants and kitchen helpers	485	1570	77%	$16,811	$15,667
Maîtres d'hôtel and hosts	5	80	94%	insufficient numbers	$14,854
Artisans and craftpersons	90	175	66%	insufficient numbers	$10,994
Bartenders	300	255	46%	$20,378	$12,665
Sewing machine operators	15	220	94%	insufficient numbers	$16,669
Early childhood educators and assistants	20	980	98%	insufficient numbers	$17,482

Table 4

- In six of the ten lowest paying occupations in the province, women make up over 80% of the workforce.
- Women are under-represented in the highest-paying occupations (as indicated by table 3) and over-represented in the lowest-paying occupations.

No matter what their level of education, women earn less than men.

Average Annual Employment Income for Full-Year, Full-Time Earners
by Educational Attainment and Sex
Nova Scotia, 2000

Highest Level of Schooling	Men	Women
Earned doctorate	$76,962	$46,749
Master's degree	$60,569	$52,413
Medical degree	$83,714	$61,570
University certificate or diploma above bachelor level	$53,513	$41,179
Bachelor's degree	$52,072	$38,210
University certificate or diploma below bachelor level	$44,329	$34,816
Other non-university certificate or diploma	$39,734	$28,835
Trades certificate or diploma	$38,805	$24,809
High school graduation certificate	$36,410	$24,336
No degree, certificate or diploma	$32,628	$22,438

Table 5.

- Across all levels of education, women earn less than men. Women earn between 61% and 86% of what men earn, depending on their level of education.

- On average, women must have a university certificate or diploma below a bachelor's degree to earn more than a man without a high school diploma.

Women and hourly wages

Hourly Wage Statistics by Gender - Nova Scotia, 2005

	Number and % of all Paid Employees	Number and % of Paid Male Employees	Number and % of Paid Female Employees
Less than $10 an hour	98,500 (25.8%)	37,400 (19.7%)	61,200 (31.7%)
$10 – $20 an hour	178,700 (46.7%)	89,100 (46.9%)	89,700 (46.5%)
$20 – $30 an hour	76,100 (19.9%)	45,000 (23.7%)	31,300 (16.2%)
$30 per hour and over	29,000 (7.6%)	18,300 (9.6%)	10,700 (5.5%)

Table 6.

- As of April 1, 2005, the minimum wage in Nova Scotia was $7.15 per hour.
- Women in Nova Scotia are much more likely than men to be minimum-wage and low-wage earners. Women comprise 62% of all workers in the province who earned less than $10 per hour in 2005.
- In 2005, 32% of the total female paid workforce in the province earned less than $10 per hour compared to 20% of the paid male labour force.
- On the other hand, close to two-thirds (63%) of those earning $30 or more per hour were men.

Women have lower incomes than men across all age groups.

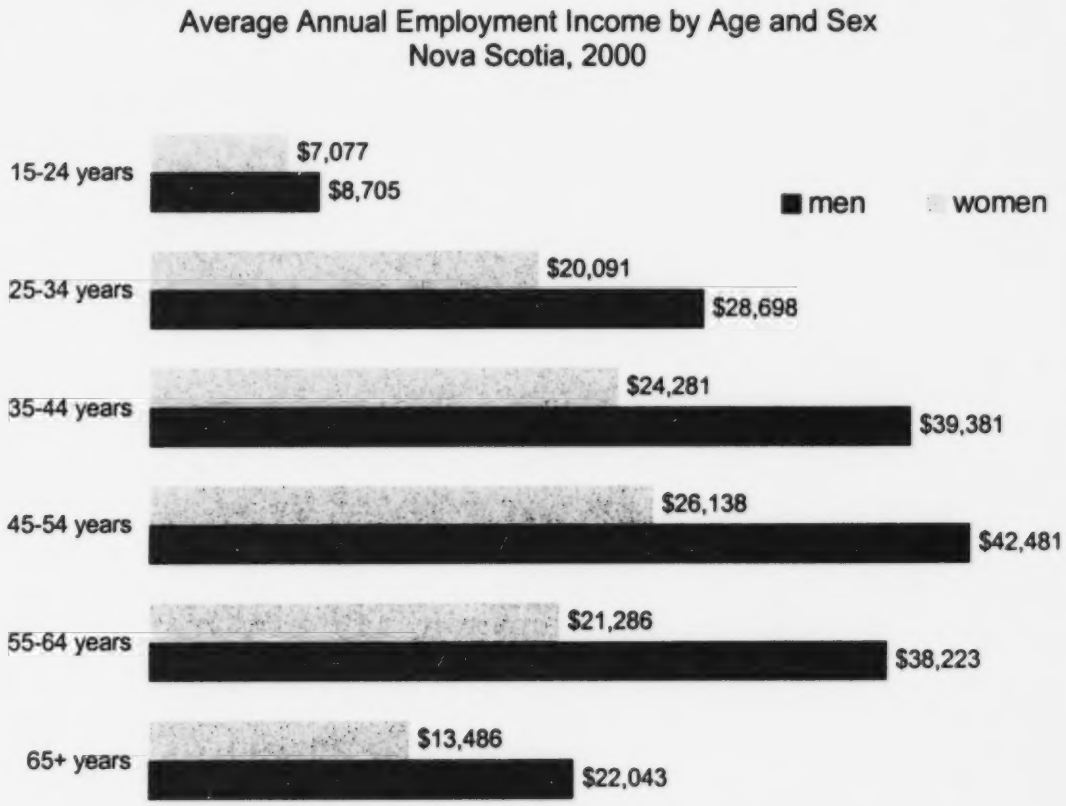


Figure 14.

- At all ages, women in Nova Scotia continue to have lower average employment income than men.
- Only for the youngest age group (15-24 years), where incomes are at their lowest, do women earn more than 80% of what men earn.
- Reduced income over a lifetime affects one's income during retirement and contributes greatly to a reduced ability to accumulate savings.

The real difference between the earnings of women and men appears when people assume family responsibilities.

Average Employment Income for Full-Year, Full-Time Earners
by Age, Sex and Marital Status - Nova Scotia, 2000

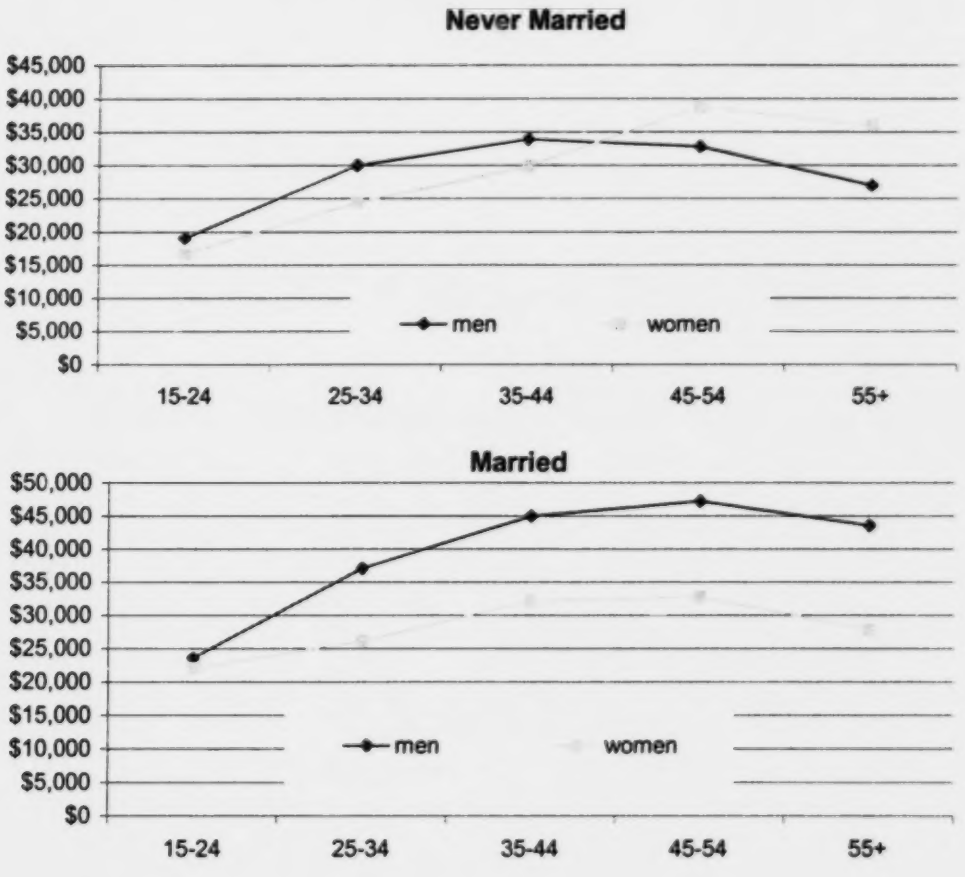


Figure 15.

- While younger, single women earn less than single men, this is not the case for single women over the age of 45. Single women aged 45-54 are earning, on average, 18.3% more than their single male counterparts while those aged 55 and over are earning 33.1% more than males the same age.

- Married women, on the other hand, earn less than married men at all ages, with the gender-gap widening as age increases.

The female-to-male earnings ratio varies greatly depending on marital status.

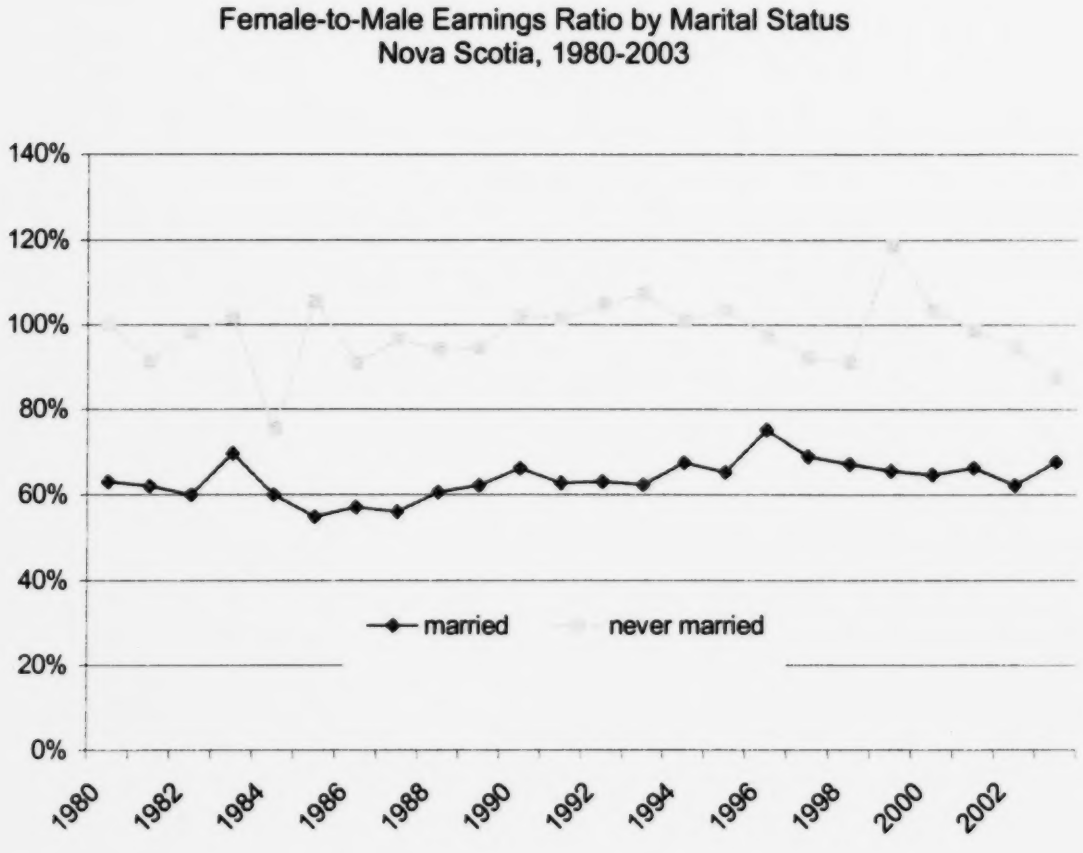


Figure 16.

- From 1980 to 2003, the female-to-male earnings ratio for single persons in Nova Scotia ranged from a low of 75.6% in 1984 to a high of 118.7% in 1999.
- From 1980 to 2003, the female-to-male earnings ratio for married persons in Nova Scotia ranged from a low of 54.8% in 1985 to 75.2% in 1996.
- Since 1980, the average difference between the earnings ratios of married and single persons in Nova Scotia has been 34.4 percentage points.
- In 2003, the difference between the earnings ratios of married and never-married persons was almost 20 percentage points.

Women now comprise 46% of Nova Scotia's Canada Pension Plan contributors.

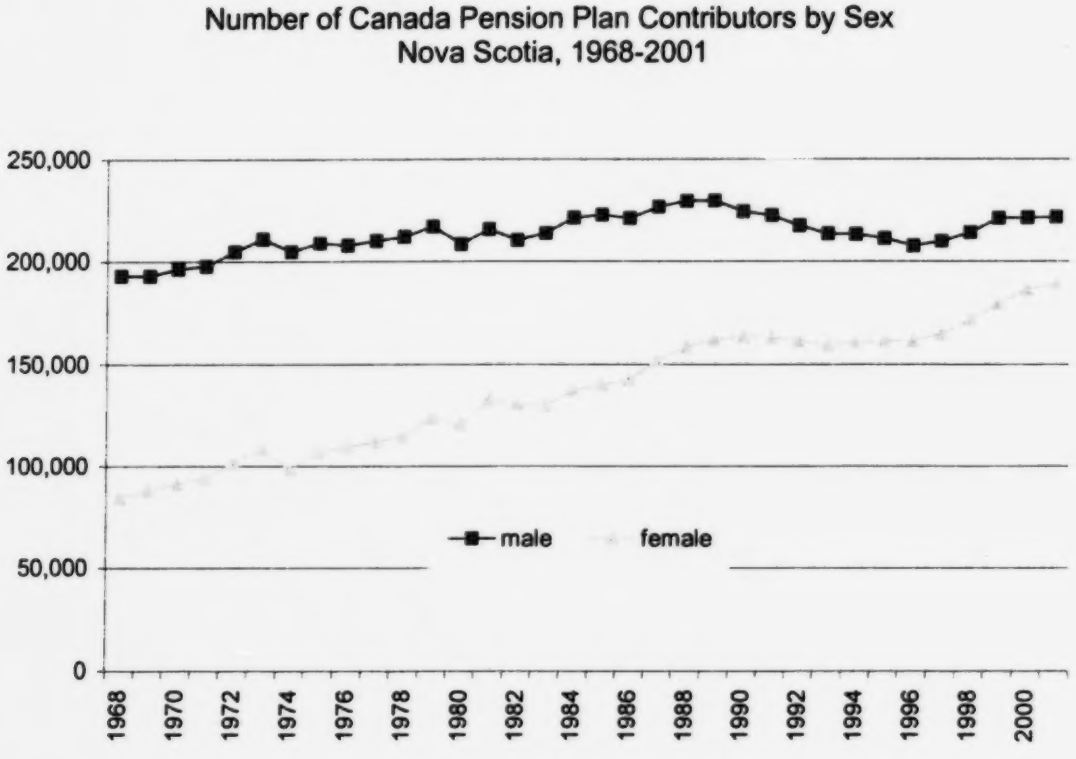


Figure 17.

- While the number of Nova Scotian men contributing to the Canada Pension Plan (CPP) has been relatively stable over the past 30 years, the number of Nova Scotian women contributing to the CPP increased by 124% from 1968 to 2001. On average, an increase of 3000 more women contributed to the CPP each year over that period while there was an increase of 618 men each year.

- In 1968, women comprised 30% of the total number of CPP contributors in Nova Scotia. By 2001, women made up 46% of contributors.

Women's Canada Pension Plan contributions are considerably smaller than men's.

Average Annual Canada Pension Plan Contributions by Sex
Nova Scotia, 1968-2001

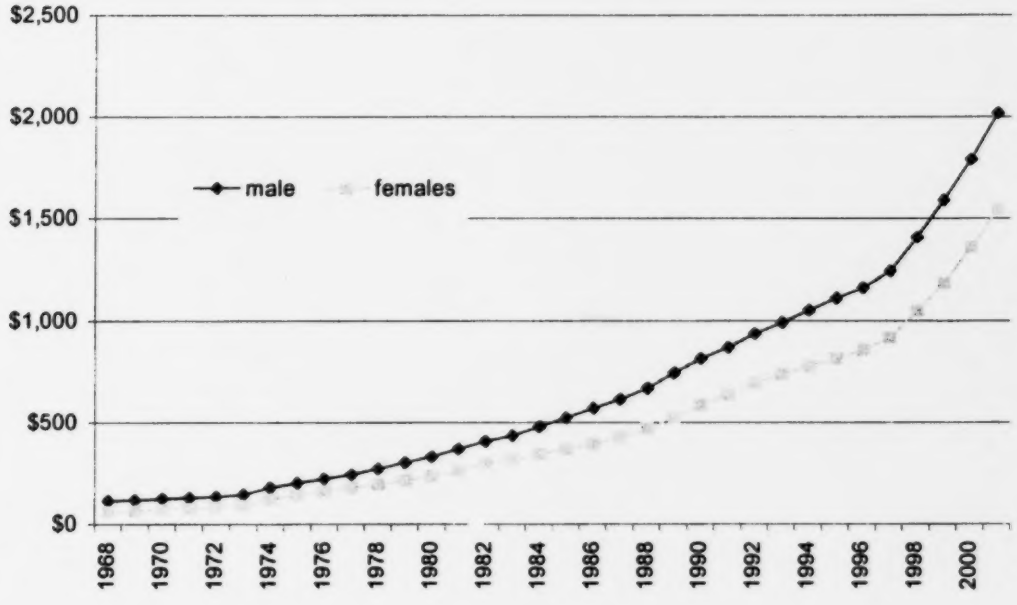


Figure 18.

- While both men's and women's CPP contributions have increased tremendously over the past 30 years, men continue to contribute more than women. Men's contributions increased by an average of $49 each year, while women's increased by $37.
- In 1968, women's contributions totaled 56% of men's but by 2001, this had increased to 76%.
- Differences in women's and men's CPP contributions are due, in part, to women's lower earnings, their greater number of work interruptions and their increasing over-representation in non-standard work.
- The CPP contribution amount is capped. Because men are more likely to have higher earnings beyond the CPP threshold, they also have more income available for other retirement savings.

Women in Nova Scotia make significantly fewer and smaller RRSP contributions than men.

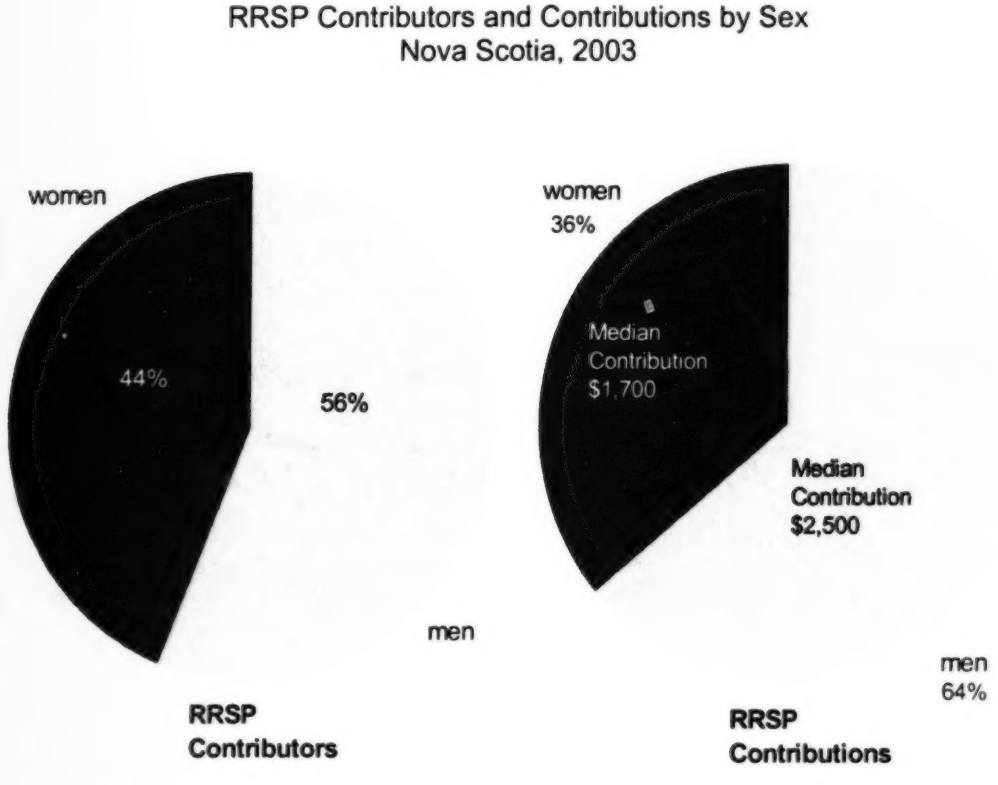
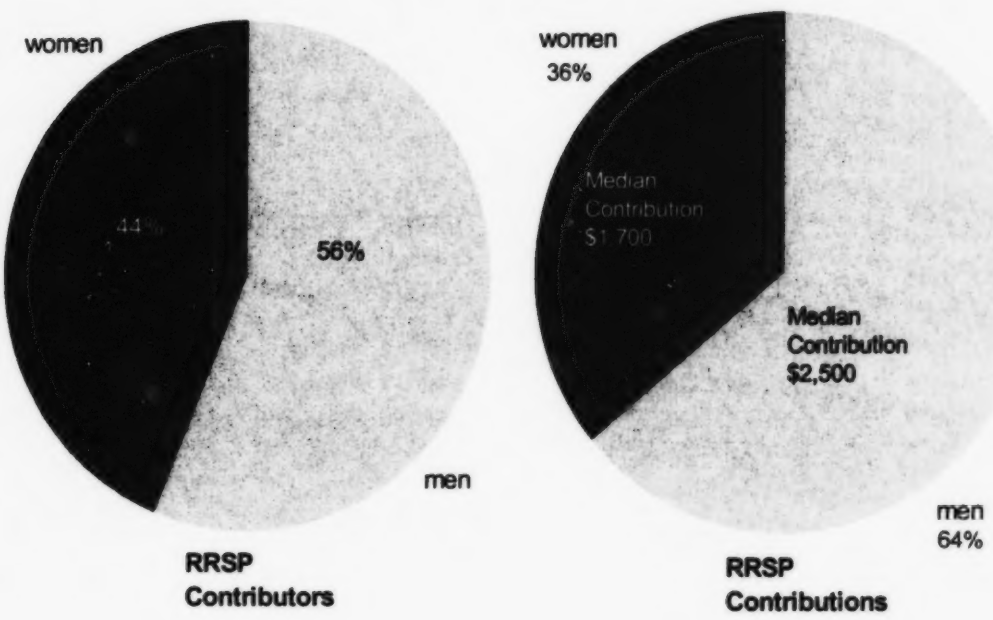


Figure 19.

- In 2003, women comprised 44% of the 131,130 persons who made RRSP contributions in Nova Scotia.
- Women's contributions made up 36% of the $548,364,000 that Nova Scotians put into RRSPs in 2003.
- Women's median RRSP contribution was $1700 while for men it was $2500.

Women in Nova Scotia make significantly fewer and smaller RRSP contributions than men.

RRSP Contributors and Contributions by Sex
Nova Scotia, 2003



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Women in Nova Scotia are more likely than men to have low incomes.

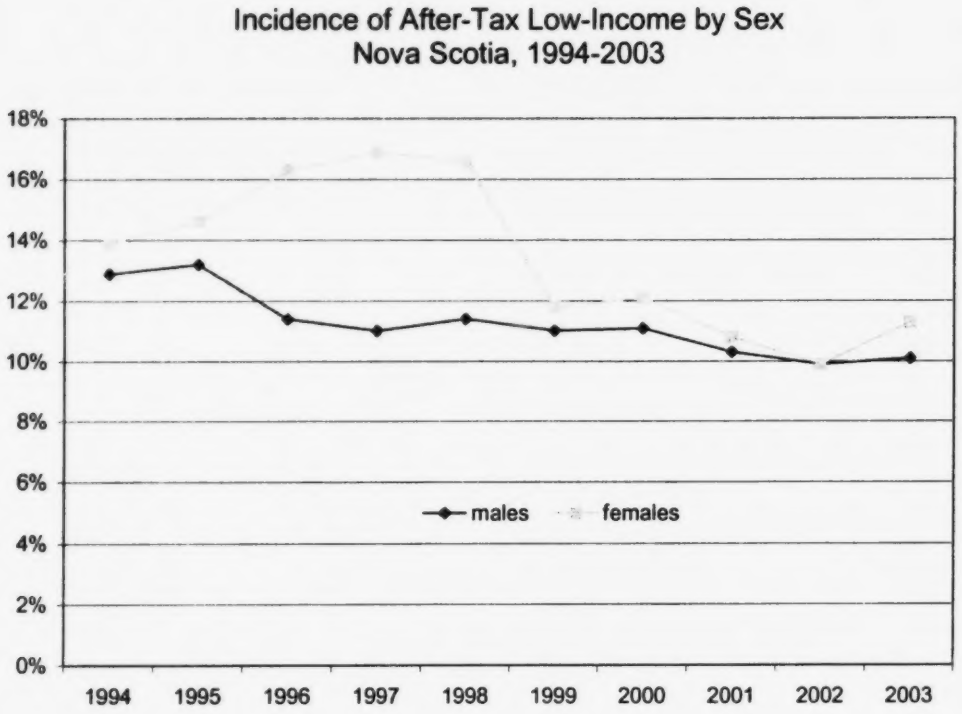

Figure 20.

- In 2003, 11.3% of women in Nova Scotia were living below the after-tax, low-income threshold, compared to 10.1% of men.
- During the entire period from 1994 to 2003, women's low-income rates have never been lower than men's, although men and women were tied in 2002.

Many unattached individuals are poor.

Incidence of Before-Tax Low Income Among Unattached Individuals
by Age and Sex
Nova Scotia, 2000

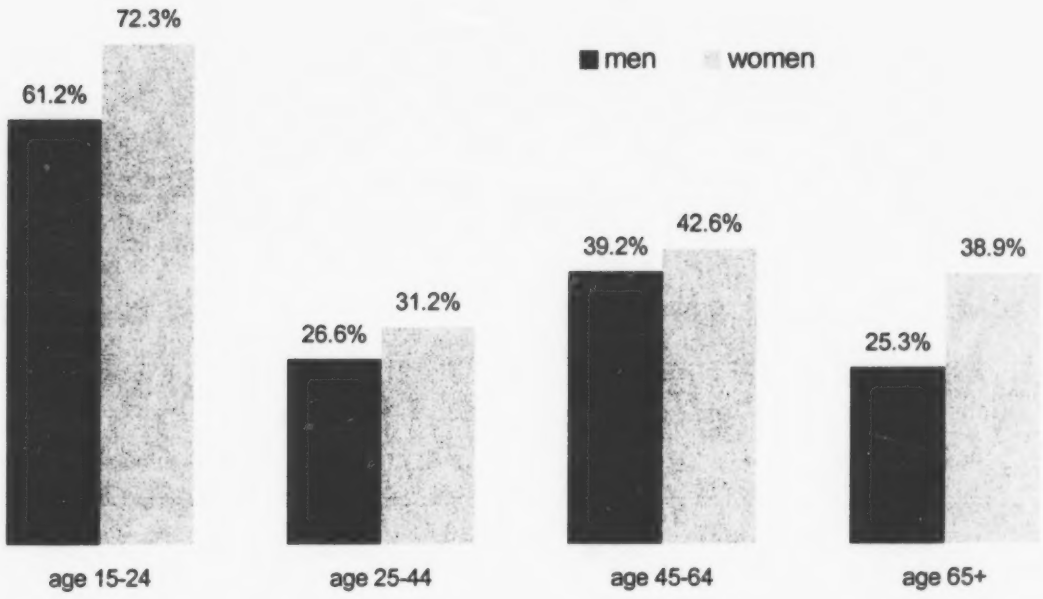

Figure 21.

- The incidence of low income among unattached individuals (persons who live alone or in households where they are not related to any other member of that household) is much higher than that of individuals who live in family units.
- In 2000, the incidence of low income among unattached women in Nova Scotia was 41.4%, while for unattached men it was 34.0%.
- Rates are highest for the youngest age group where 72.3% of unattached women and 61.2% of unattached men are poor.

Women are more likely than men to be poor in their senior years.

Percentage of Seniors in After-Tax Poverty by Sex
Nova Scotia, 1994-2003

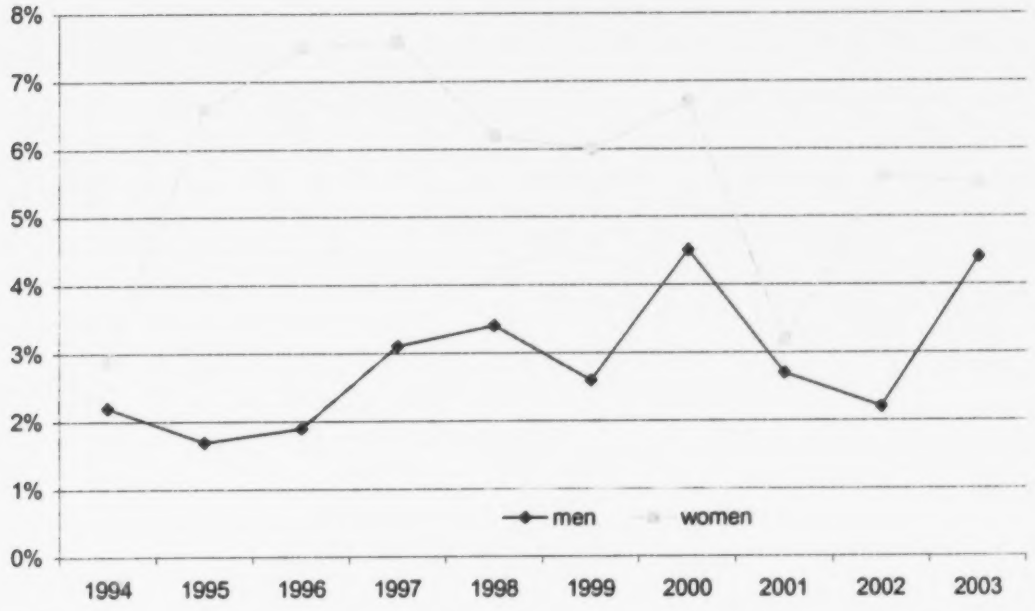

Figure 22.

- In 2003, 5.5% of women aged 65 years and older were living below the low income threshold, compared to 4.4% of senior men.
- Since 1994, low-income rates of senior women have consistently been higher than those of senior men.
- Seniors are less likely to have after-tax income that is below the low income threshold than the population as a whole. In 2003, the rates were 11.3% for all women and 10.1% for all men in the province compared to 5.5% for senior women and 4.4% for senior men.
- The rate of low income for female seniors in Nova Scotia is lower than the national rate. For Canada as a whole, 8.7% of female seniors were in low income in 2003.

Forty percent of female lone-parents have after-tax incomes below the low-income threshold.

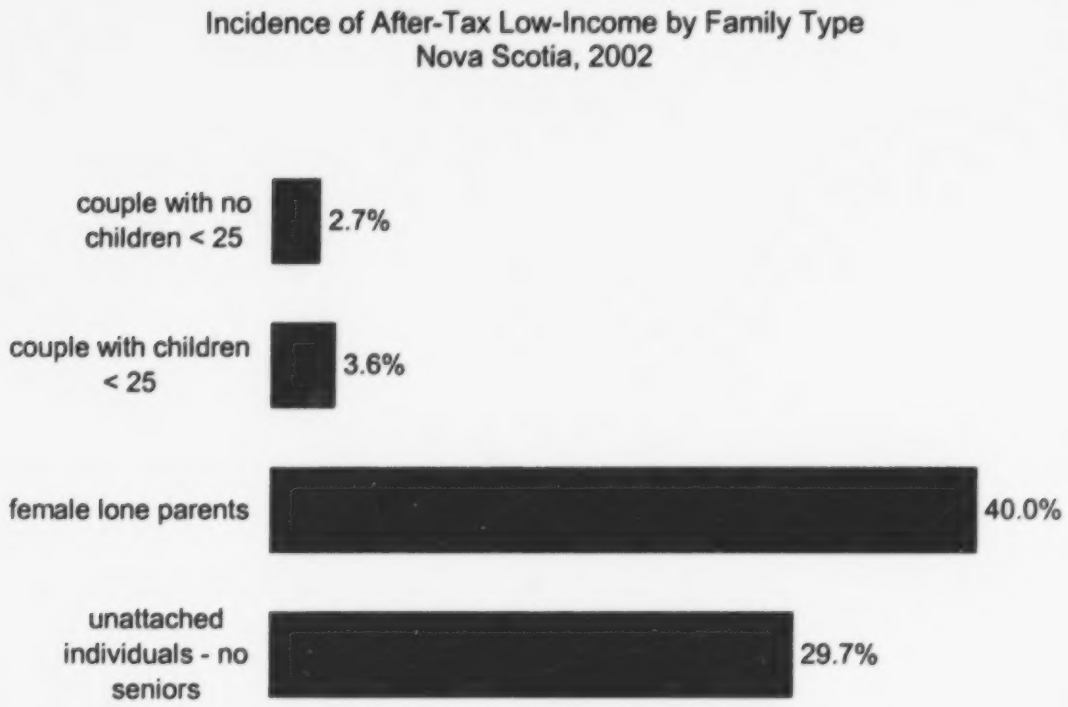

Figure 23.

- The incidence of low-income among lone mothers in Nova Scotia in 2002 was 40% - more than 10 times the low income rate of married couples with children.
- Although rates have fallen in recent years, lone mothers continue to have much higher rates of poverty than do couple households.
- The low-income rates of lone mothers vary depending on their labour force participation, age and educational attainment.

Women comprise the majority of social assistance recipients in Nova Scotia.

Social Assistance Recipients by Sex and Family Status
Nova Scotia, 2002

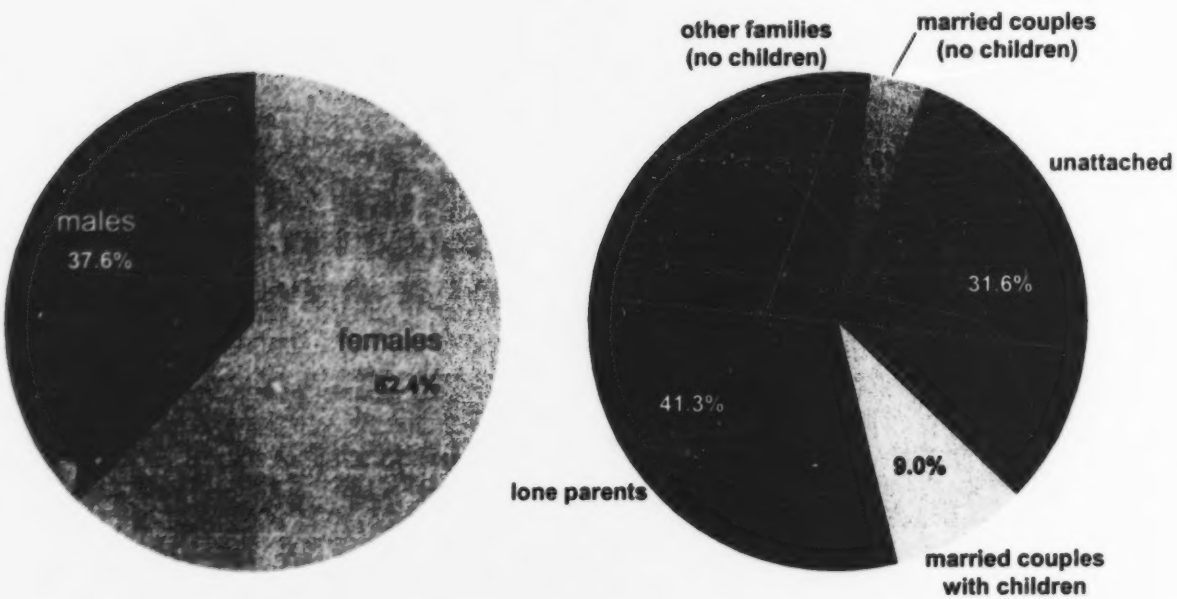

Figure 24.

- Women comprised just over 62% of social assistance recipients in Nova Scotia in 2002.
- When categorized by family type, the largest proportion (41.3%) of families who received social assistance were lone parent families with the vast majority of these being lone-mother households (over 80%).

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Social Assistance Recipients by Sex and Family Status
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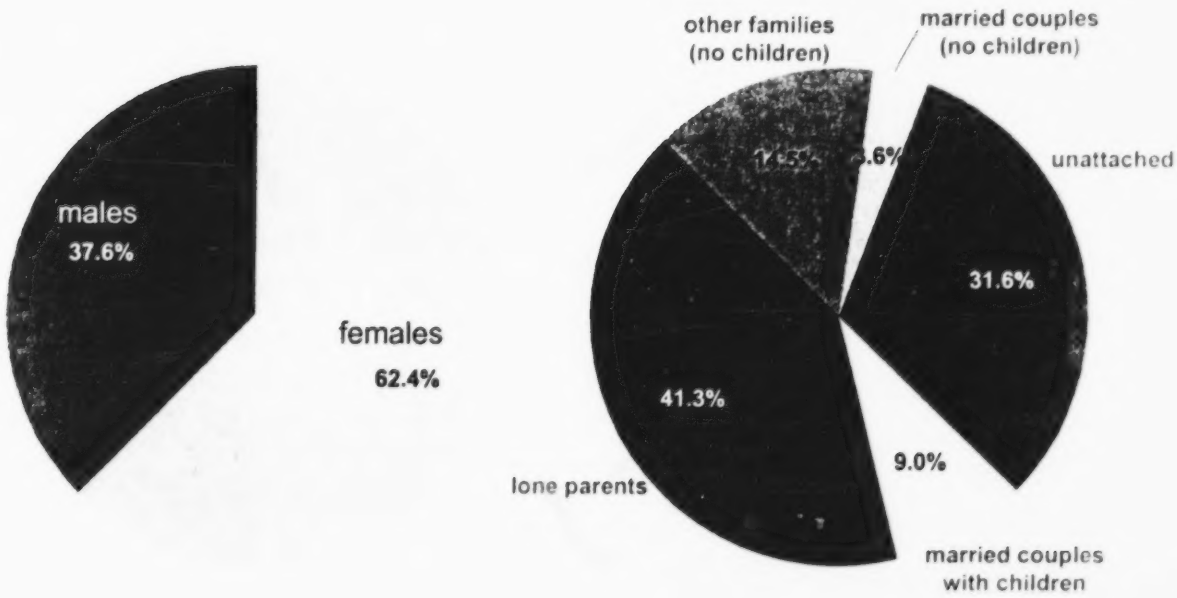

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Children in lone-mother households are much more likely to be in low income.

Incidence of After-Tax Low-Income for Children Under 18 Years
by Family Status – Nova Scotia, 1994-2003

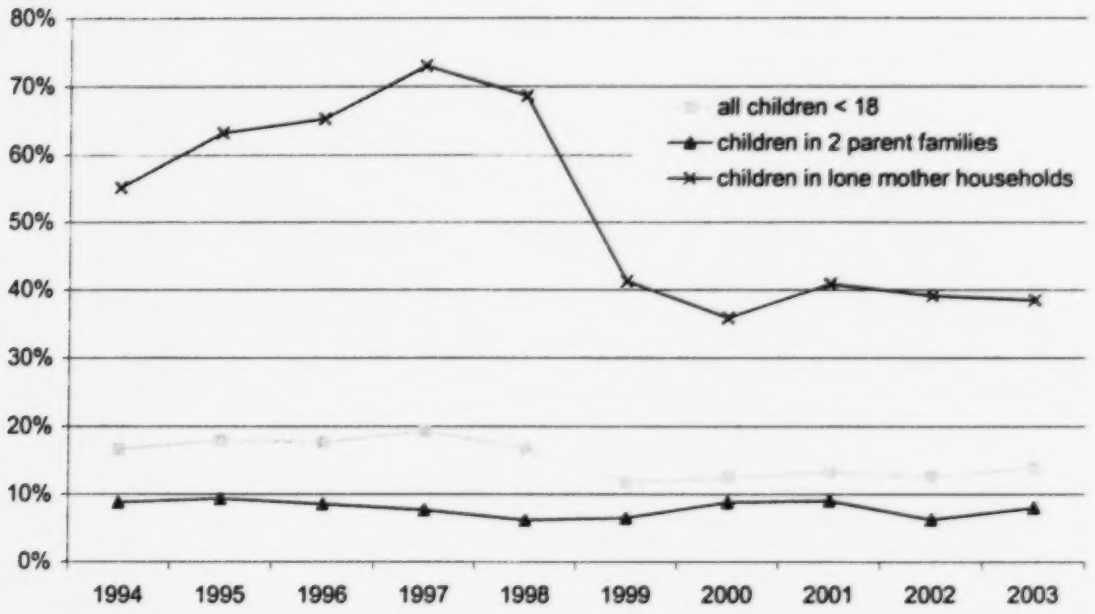

Figure 25.

- Children in lone-mother households are much more likely to be in poverty than children in two-parent households.
- In 2003, 38.5% of children in lone mother households were in low income compared to 13.9% of all children. Nationally, rates of low income were 40.9% for lone mother households and 12.4% for all children.
- Incidence rates of low-income for lone mothers rose from the mid 1990's to 1998 and took a dramatic drop from 1998 to 1999. They have remained fairly steady since that time.

The unemployment rate for females in Nova Scotia has consistently been higher than for the rest of Canada.

Female Unemployment Rate
Nova Scotia and Canada, 1978-2004

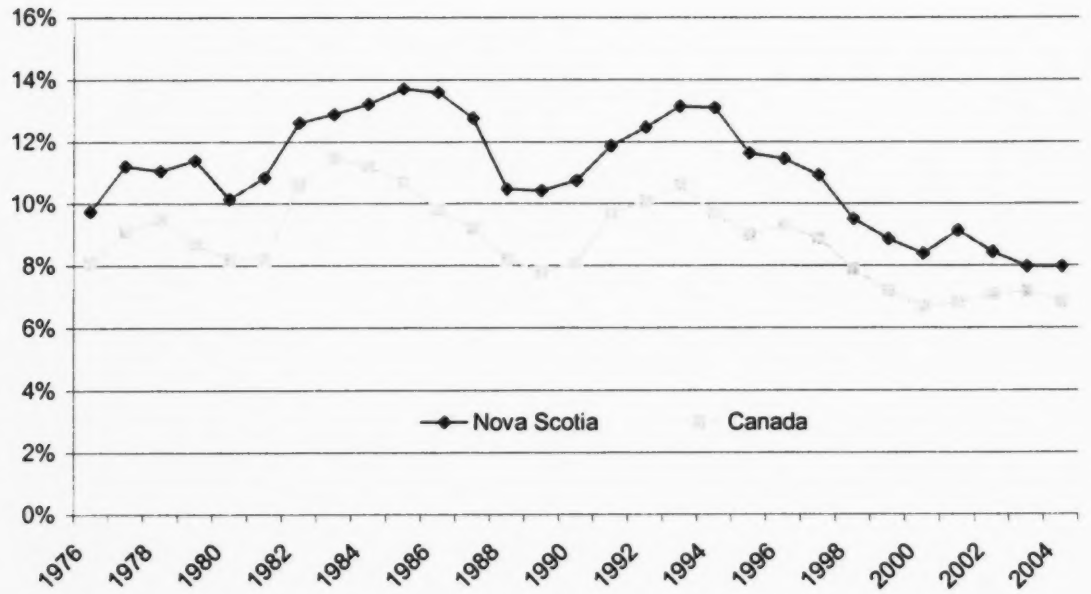

Figure 26.

- Labour force factors such as unemployment rates also contribute to rates of low income. As the unemployment rate for women in Nova Scotia has declined since the mid 1990's, rates of low income among women, particularly lone-mothers, have also fallen over this period.

- Although it mirrors the rate for females in all of Canada, the unemployment rate has consistently remained higher in Nova Scotia.

Sources

Figure 1.
Employment of Spouses in Husband-Wife Families
Nova Scotia, 1980-2003
Source: Statistics Canada, CANSIM II series V25698869, V25698864, V25698871, V25698870.

Figure 2.
Distribution of Earners in Husband-Wife Families
Nova Scotia, 2003
Source: Statistics Canada, CANSIM II series V25698857, V25698861, V25698863, V25698862

Figure 3.
Wife's Contribution to Husband-Wife Employment Income
Nova Scotia, 2002
Source: Calculations using the Survey of Labour and Income Dynamics, Statistics Canada, Public-Use File, 2002.

Figure 4.
Female-to-Male Earnings Ratio for Full-Year, Full-Time Earners
Nova Scotia and Canada, 1980-2003.
Source: Statistics Canada, CANSIM II series V1542068, V1542116

Figure 5.
Average Employment Earnings by Work Activity and Sex
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB2001045

Figure 6.
Annual Earnings for All Employed Women and Men
Nova Scotia, 2003
Source: Statistics Canada, CANSIM II series V1540694-V1540723

Figure 7.
Average Employment Income for Full-Year, Full-Time Earners by Sex and Ethnicity
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0010XCB2001047

Figure 8.
Incidence of Low Income by Sex and Ethnicity
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0010XCB2001047

Figure 9.
Average Employment Income for All Earners by Sex and Aboriginal Status
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0011XCB2001054

Figure 10.
Average Employment Income for Full-Year, Full-Time Earners by Sex and Immigrant Status
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0009XCB2001043

Figure 11.
Incidence of Low Income by Sex and Immigrant Status
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0009XCB2001043

Figure 12.
Average Employment Income for All Earners by Sex and Disability Status
Nova Scotia, 2000
Source: Calculations using the Survey of Labour and Income Dynamics, 2000

Figure 13.
Total Income by Sex and Disability Status
Nova Scotia, 2000
Source: Calculations using the Survey of Labour and Income Dynamics, 2000

Figure 14.
Average Employment Income by Age and Sex
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB2001042

Figure 15.
Average Employment Income for Full-Year, Full-Time Earners by Age, Sex and Marital Status
Nova Scotia, 2000
Source: Calculations using the 2001 Census, Public-Use File

Figure 16.
Female-to-Male Earnings Ratio by Marital Status
Nova Scotia, 1980-2003
Source: CANSIM II series V25698274, V25698273

Figure 17.
Number of Canada Pension Plan Contributors by Sex
Nova Scotia, 1968-2001
Source: Canada Pension Plan Contributors Report 2001.

Figure 18.
Average Annual Canada Pension Plan Contributions by Sex
Nova Scotia, 1968-2001
Source: Canada Pension Plan Contributors Report 2001.

Figure 19.
RRSP Contributors and Contributions by Sex
Nova Scotia, 2003
Source: CANSIM II Series V21645909, V21645908, V21645929, V21645928, V21645927, V21645926

Figure 20.
Incidence of After-Tax, Low-Income by Sex
Nova Scotia, 1994-2003
Source: Statistics Canada *Income in Canada* Cat. No. 75-202

Figure 21.
Incidence of Before-Tax Low Income Among Unattached Individuals by Age and Sex
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0020XCB2001083

Figure 22.
Percentage of Seniors in After-Tax Poverty by Sex
Nova Scotia, 1994-2003
Source: Statistics Canada *Income in Canada* Cat. No. 75-202

Figure 23.
Incidence of After-Tax, Low-Income by Family Type
Nova Scotia, 2002
Source: Calculations using the Survey of Labour and Income Dynamics, 2002

Figure 24.
Social Assistance Recipients by Sex and Family Status
Nova Scotia, 2002
Source: Calculations using the Survey of Labour and Income Dynamics, 2002

Figure 25.
Incidence of After-Tax, Low-Income for Children Under 18 Years by Family Status
Nova Scotia, 1994-2003
Source: Statistics Canada *Income in Canada* Cat. No. 75-202

Figure 26.
Female Unemployment Rate
Nova Scotia and Canada, 1978-2004
Source: CANSIM II V2062833

Table 1.
Distribution of Full-Year, Full-Time Female Earners by Occupational Category
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB20010003.

Table 2.
Average Employment Income for Full-Year, Full-Time Earners by Occupational Category and Sex
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB20010003.

Table 3.
Ten Highest-Paying Occupations: Male and Female Participation and Earnings, Full-Year, Full-Time Earners
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB20010003.

Table 4.
Ten Lowest-Paying Occupations: Male and Female Participation and Earnings, Full-Year, Full-Time Earners
Nova Scotia, 2000
Source: Statistics Canada Census 2001, Table 97F0019XCB20010003.

Table 5.
Average Annual Employment Income for Full-Year, Full-Time Earners by Educational Attainment and Sex
Nova Scotia, 2000
Source: Calculations using the 2001 Census, Public-Use Microdata file.

Table 6.
Minimum and Low-wage Statistics by Gender
Nova Scotia, 2005
Source: Statistics Canada, Labour Force Survey, 2005, data supplied by the Nova Scotia Department of Environment and Labour.

Technical Notes

Husband-wife families: Refers to families of now-married couples and those of common-law couples. Husband-wife families may, but do not necessarily include, one or more never-married sons and/or daughters.

Lone-parent: Refers to a mother or father with no spouse or common-law partner present, living in a dwelling with one or more never-married sons and/or daughters.

Low Income: Refers to Statistics Canada's revised low income cut-offs which were established based on national family expenditure data from 1969, 1978, 1986, and 1992. These data indicated that Canadian families spent, on average, 42% in 1969, 38.5% in 1978, 36.2% in 1986, and 34.7% in 1992 of their income on basic necessities. By adding 20 percentage points to the basic level of expenditure on necessities, new low income cut-offs were set at income levels differentiated by family size and degree of urbanization. Since then, these cut-offs have been updated yearly by changes in the consumer price index.

In recent years, Statistics Canada has begun calculating Low Income Cutoffs based on after-tax income and has highlighted these cutoffs for two main reasons. Firstly, Canada's tax and transfer system is a method of redistributing income. To measure low income based on before-tax income includes the effect of transfers but not the effect of taxes. Secondly, after-tax income is what individuals have in pocket to make household purchases so it is logical to measure well-being based on this income concept . Expenditure data has shown that the average family spent 44% of it's after-tax income on necessities (Statistics Canada, Cat. No. 75F0002MIE).

Statistics Canada's 2000 Low Income Cut-offs After-Tax (1992 base)

	Size of area of residence				
Family Size	500,000 or more	100,000 to 499,999	30,000 to 99,999	small urban regions	rural farm or non-farm
1	$15,172	$12,780	$12,583	$11,498	$9,947
2	18,513	15,594	15,353	14,030	12,138
3	23,415	19,723	19,419	17,745	15,352
4	29,163	24,565	24,186	22,101	19,120
5	32,595	27,456	27,031	24,701	21,371
6	36,027	30,346	29,877	27,301	23,622
7+	39,459	33,237	32,722	29,902	25,872

Source: Statistics Canada, "Low Income Cutoffs from 1994-2003 and Low Income Measures from 1992-2001" Cat. No. 75F0002MIE - No. 002.

Average Income: For individuals, this refers to the weighted mean total income of individuals 15 years of age and over who reported income for 2000. Average income is calculated from unrounded data by dividing the aggregate income of a specified group of individuals (eg., males 45 to 54 years of age) by the number of individuals with income in that group. Average income is calculated only for individuals with income (positive or negative). In all other cases (eg., family income or household income) units with and without income are included in the calculation.

Employment Income: Refers to total income received by persons 15 years of age and over during calendar year 2000 as wages and salaries, net income from non-farm unincorporated business and/or professional practice and net farm self-employment income.

Total Income: Refers to the total money income received from the following sources during calendar year 2000 by persons 15 years of age and over:

- salaries and wages (total)
- net farm income
- net non-farm income from unincorporated business and/or professional practice
- federal Child Tax benefits
- Old Age Security pension and Guaranteed Income Supplement
- benefits from Canada or Quebec Pension Plan
- benefits from Unemployment Insurance
- other income from government sources

- dividends, interest on bonds, deposits, and savings certificates, and other investment income
- retirement pensions, superannuation and annuities, including those from RRSPs and RRIFs
- other money income

Economic Family: An economic family is defined as a group of two or more persons living in the same dwelling and are related to each other by blood, marriage, common law or adoption.

Unattached individual: Refers to a household member who is not a member of an economic family. Unattached individuals may either live alone or in a household where they are not related to any other member of that household. Income statistics are produced for unattached individuals who are at least 15 years of age.

Full-year, full-time worker: Refers to persons 15 years of age and over, excluding institutional residents, who worked 49-52 weeks full-time (30 hours or more) in 2000 for pay or in self-employment.

Female to Male Earnings Ratio: Refers to the average earnings of full-year, full-time female workers divided by the average earnings of full-year, full-time male workers.

Racially Visible: Refers to the 2001 Census variable Visible Minority Population which includes the following population groups:

- Total Visible Minority Population
- Black
- South Asian
- Chinese
- Korean
- Japanese
- Southeast Asian
- Filipino
- Arab/West Asian
- Latin American
- Visible Minority, n.i.e.
- Multiple Visible Minority
- All others (including persons who self-identify as Aboriginal and those not considered to be part of a visible minority group).

Aboriginal: Refers to those persons who reported identifying with at least one Aboriginal group, ie., North American Indian, Métis, or Inuit and/or those who

reported being a Treaty Indian or a Registered Indian as defined by the Indian Act of Canada and/or who were members of an Indian Band or First Nation.

Immigrant: Refers to people who are or have been landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years while others are recent arrivals. Most immigrants are born outside Canada, but a small number were born in Canada.

Disability Status: Refers to the limitation in the kind or amount of a person's activity (at home, school/work or other) because of a long-term physical condition, mental condition, or health problem.

Tables 3 and 4. Note that Statistics Canada does not provide income data for sub-groups of individuals if there are fewer than 250 persons in that group. It is for this reason that "insufficient numbers" appears in the earnings columns associated with certain occupations.

Figure 4. Note that although factors like the occupational segregation of women into lower-paying jobs and differences in work experience have been put forth as possible explanations for a portion of the wage gap, roughly one half to three-quarters of the difference between the earnings of men and women has not been explained by education, experience or family status variables.

Figure 8. These rates are for economic family households. These households, according to the Statistics Canada definition, contain a minimum of two people. Unattached individuals are excluded.

Figure 18. Note that average annual CPP contributions were calculated by dividing the total amount of contributions made each year by the total number of contributors for that year. This was done separately for male and female contributors/contributions.